

**UNITED STATES BANKRUPTCY COURT**  
**FOR THE DISTRICT OF WESTERN PENNSYLVANIA**  
**Proceeding Memo**

**C conciliation Conference:**

Debtor: JONATHON D. BENDER  
Case Number: 16-24314-JAD Chapter: 13  
Date / Time / Room: WEDNESDAY, NOVEMBER 15, 2017 09:30 AM COURTROOM D  
Bankruptcy Judge: JEFFERY A. DELLER  
Courtroom Clerk: MARY SCHUETZ  
Reporter / ECR: N/A

**Matter:**

Contested Hearing on Confirmation of Debtor's Chapter 13 Plan Dated 12/9/2016  
- Objection filed 1/13/2017 at Doc. No. 30 by Heritage Creek Homeowners Association, Inc.  
- Objection filed 4/10/2017 at Doc. No. 46 by Nationstar Mortgage LLC  
- Conciliation Conference Held 8/3/2017 - Continued To 10/19/2017  
- Conciliation Conference Held 10/19/2017 - Continued To 11/15/2017 Contested  
R / M #: 17 / 0

**Appearances:**

CHAPTER 13 TRUSTEE: WINNECOUR / BEDFORD / KATZ / PAIL  
DEBTOR: LAWRENCE G. PALADIN, JR., ESQUIRE  
CREDITOR: STEPHEN C. ZUMBRUN, ESQUIRE for HERITAGE CREEK HOMEOWNERS ASSOC.  
CREDITOR: JAMES C. WARMBRODT, ESQUIRE for NATIONSTAR MORTGAGE

**Proceedings:**

\_\_\_ Motion Is GRANTED / DENIED  
\_\_\_ Special Type Of Order:  
\_\_\_ CONTINUE MATTER:  
    \_\_\_ For At Least \_\_\_\_\_ Days (Court To Issue Scheduling Order)  
    \_\_\_ To Hearing Date Of \_\_\_\_\_ at \_\_\_\_\_ AM/PM at \_\_\_\_\_  
    \_\_\_ To Conciliation Conference For \_\_\_\_\_ at \_\_\_\_\_  
        AM/PM at \_\_\_\_\_  
\_\_\_ ISSUE EVIDENTIARY HEARING NOTICE  
    \_\_\_ Evidentiary Hearing On Value And Cram-Down Interest  
    \_\_\_ Complex / Pretrial Order - NONJURY / JURY  
    \_\_\_ Simple / Pretrial Order - NONJURY / JURY  
    \_\_\_ Parties To Undertake Discovery - Discovery Period: \_\_\_\_\_ days  
\_\_\_ SETTLEMENT STIPULATION IS DUE \_\_\_\_\_  
\_\_\_ OTHER: \_\_\_\_\_

**ORDER**

The August 7, 2017 Interim Order confirming Debtor's  
Amended Chapter 13 Plan dated December 9, 2016, is a FINAL  
ORDER, effective November 15, 2017.

  
JEFFERY A. DELLER  
Chief U.S. Bankruptcy Judge

CASE ADMINISTRATOR SHALL SERVE:  
All Creditors and Parties in Interest

FILED  
12/12/17 7:40 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jonathon D. Bender  
 Debtor

Case No. 16-24314-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Dec 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2017.

db Jonathon D. Bender, 109 Heritage Creek Drive, Mars, PA 16046-2377  
 cr +Heritage Creek Homeowners Association, Inc., c/o Stephen C. Zumbun, Esquire,  
 710 Fifth Avenue, Suite 2000, Pittsburgh, pa 15219-3004  
 14334814 +Wollemi, LLC by AIS Data Services, LP as agent, P.O. Box 165028, Irving, TX 75016-5028  
 14334815 +Citifinancial, 605 Munn Road East, Fort Mill. SC 29715-8421  
 14334816 Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
 14737442 Department of Education, PO Box 740283, Atlanta GA 30374-0283  
 +Fay Servicing, LLC, Bankruptcy Department, 3000 Kellway Dr., Ste 150,  
 Carrollton, TX 75006-3357  
 14324464 +Heritage Creek Homeowners Assoc, c/o The Community Management Group, 12300 Perry Hwy,  
 Suite #309, Wexford, PA 15090-8318  
 14659063 +Heritage Creek Homeowners' Association, c/o Thomas H. Ayooob III & Assoc., LLC,  
 710 Fifth Avenue, Suite 2000, Pittsburgh, PA 15219-3004  
 14324466 +KML Law Group, P.C., Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541  
 14334817 +KML Law Group. PC, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541  
 14324467 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
 14371706 Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635,  
 Wilkes-Barre, PA 18773-9635  
 14338816 Navient Solutions, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149,  
 PO Box 9430, Wilkes Barre, PA 18773-9430  
 14324470 +Santander Bank NA, Mail Code 10-6438-MA4, 601 Penn Street, Reading, PA 19601-3563  
 14402738 University of Pittsburgh Physicians, PO Box 1123, Minneapolis MN 55440-1123  
 14339578 +Wollemi Acquisitions, LLC by AIS Data Services, LP, P.O. Box 4138, Houston, TX 77210-4138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14324462 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 13 2017 01:26:24 AIS Recovery Solutions,  
 4515 N SANTA FE AVE, Oklahoma City, OK 73118-7901  
 14324463 +E-mail/Text: bankruptcy@consumerportfolio.com Dec 13 2017 01:18:26  
 Consumer Portfolio Services Inc, P.O.Box 57071, Irvine, CA 92619-7071  
 14324465 E-mail/Text: cio.bncmail@irs.gov Dec 13 2017 01:17:54 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 14334818 E-mail/Text: bnc-quantum@quantum3group.com Dec 13 2017 01:18:00 MOMA Funding LLC,  
 PO Box 788, Kirkland WA 98083-0788  
 14324469 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 13 2017 01:19:52 Navient, P.O.Box 9500,  
 Wilkes Barre, PA 18773-9500  
 14324468 E-mail/PDF: pa\_dc\_claims@navient.com Dec 13 2017 01:19:38 Navient,  
 U.S. Dept. of Education Loan Svcg., P.O.Box 9635, Wilkes Barre, PA 18773-9635  
 14370642 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 13 2017 01:19:55  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14334819 E-mail/Text: bnc-quantum@quantum3group.com Dec 13 2017 01:18:00 Quantum3 Group LLC,  
 PO Box 788, Kirkland WA 98083-0788  
 14341437 E-mail/Text: bnc-quantum@quantum3group.com Dec 13 2017 01:18:00  
 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 14328411 E-mail/Text: bnc-quantum@quantum3group.com Dec 13 2017 01:18:00  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NATIONSTAR MORTGAGE LLC  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14334813\* +AIS Recovery Solutions, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901  
 14339845\* +CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: culy  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 27

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
Lawrence G. Paladin, Jr. on behalf of Debtor Jonathon D. Bender lpaladin@PaladinLawOffices.com  
Nichole E. Humes on behalf of Creditor Heritage Creek Homeowners Association, Inc.  
nichole@pioneerls.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Thomas H. Ayoob, III on behalf of Creditor Heritage Creek Homeowners Association, Inc.  
tom@pioneerls.com

TOTAL: 6